From: Adam <adamwilland@hotmail.com>
Sent: Thursday, January 28, 2010 7:02 AM
To: secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

## reference RIN 3038-AC61

Dear Sir/ Madame,

Please do not reduce the leverage of retail forex to 10 to 1. You will put many retail traders out of business. This will have a drag on the economy. Money will move to accounts in Europe. You should also bring back hedging. I have lost money due to not being able to hedge.

Thanks, Adam Willand